



COVID-19 Response: Frequently Asked Questions

PUBLIC HEALTH

I'm showing symptoms and/or believe I have been exposed to someone who tested positive for coronavirus. What should I do?

The first step is to call your doctor, do not just show up at a healthcare facility unless it's an emergency. Your doctor will recommend whether to get tested or not and direct you on where to go. At this time, you need a doctor's order to get tested for COVID-19. In the meantime, self-isolate and stay hydrated. Unless you believe your condition is life-threatening, do not remove yourself from isolation.

What does the stay-at-home order entail exactly? When am I allowed to leave the house?

Governor Polis has directed residents across Colorado to stay home except for essential needs. Essential activities include picking up food, medicine or other household necessities, going to and from work if you are a critical employee, seeking medical care, caring for dependents or pets, caring for a vulnerable person in another location, or participating in outdoor recreation while staying at least six feet away from other people. The order is set to last through Saturday, April 11, 2020 unless otherwise rescinded, modified or extended. [Click here](#) for a list of critical businesses and other key points. For additional information on the statewide stay-at-home order, [click here](#).

Is my County's stay-at-home order still intact or is it just the statewide order?

Denver's stay-at-home order is still in effect, however other metro area counties have rescinded their stay-at-home orders and have adopted the statewide stay-at-home order. For specific information for your area, contact your local public health department.

I don't have health insurance. Can I still get a test and get treatment if necessary?

Yes. Congress passed the Families First Act, signed into law on March 18th, which allows for everyone with or without insurance to be tested for COVID-19 at no cost to them. Governor Polis has also directed state testing to be free and no proof of insurance is required.

I think that I am sick but am unable to get a test. How will I know when it is okay to leave isolation?

If you are unable to get a test but are displaying the symptoms of COVID-19, it is important to behave as if you are positive. This means isolating yourself within your home (away from other family members or pets), staying away from other people or public places, and continuing to monitor your symptoms.



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The CDC recommends you continue home isolation until you satisfy each of the following criteria: you have had no fever for at least 72 hours; other symptoms have improved; and it has been at least 7 days since your symptoms first appeared.

Are there any remedies or current treatments for the coronavirus?

Not at this time but Congress has directed billions of dollars to help develop vaccines and therapeutics. The first human trial of a coronavirus vaccine began March 16th in Seattle, Washington. While this is a quick turnaround for human trials, it will still likely be up to 12 months before we are able to verify the vaccine's safety and manufacture it for broad public use. I [sent a letter to the FDA](#) requesting information about the U.S.' ability to procure sufficient quantities of existing drugs such as chloroquine and hydroxychloroquine that are undergoing clinical trials as a possible therapeutic to treat COVID-19.

INDIVIDUALS & FAMILIES

When will the \$1,200 tax rebates be distributed?

With passage of the CARES Act, the Internal Revenue Service (IRS) will work to deliver rebates quickly in the form of advance payments. For people who filed a federal income tax return in 2018 or 2019, payment processing will be based on payment or address information already on file with the IRS. Electronic distributions will be automatic to an account the payee authorized January 1, 2018 or later.

How large are the rebates? Do rebates need to be repaid?

The amount of the rebate depends on family size. The payment is \$1,200 for each adult individual (\$2,400 for joint filers), and \$500 per qualifying child under age 17. The advance payment of rebates is reduced by \$5 for every \$100 of income to the extent a taxpayer's income exceeds \$150,000 for a joint filer, \$112,500 for a head of household filer, and \$75,000 for anyone else (including single filers). Rebates do not need to be repaid. Additionally, the rebate is considered a tax refund and is not counted towards eligibility for federal income-targeted programs.

How will rebates be delivered?

It depends. Rebates will be delivered automatically—by the IRS—to most Americans who file individual federal income tax returns. When available, electronic direct deposit will be used in place of mailing a physical check.

Many individuals don't need to file a tax return. Are non-filers eligible for rebates?

Yes. There is no earned income requirement to be eligible for a rebate, but non-filers may need to take additional steps to receive their rebates. The Social Security Administration will share information for



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Social Security (Old-Age, Survivors, and Disability Insurance) beneficiaries with IRS to help ensure these beneficiaries receive an automatic advance payment. The IRS will conduct a public awareness campaign to reach other non-filers and provide them with information on how they can access rebates.

I was recently laid off or furloughed. What do I do? How do I apply for unemployment insurance?

If you were laid off, or work for an employer that closed or reduced your hours, you can file or reopen an unemployment claim. For more COVID-19 specific resources and information related to employment, please visit CDLE's COVID-19 [Resource Page](#).

- With passage of the CARES Act, pandemic unemployment assistance is available for self-employed workers (including gig workers and independent contractors) and individuals who were unable to start a new job or contract due to the pandemic.
- Individuals who are temporarily furloughed or are working reduced hours and expect to return to work do not have to register with a workforce center.

What You Will Receive:

- Under the CARES Act, UI recipients will get \$600 weekly **in addition to** state unemployment benefits through July 31, 2020 – this may come in a separate check.
- An additional 13 weeks of federal unemployment benefits will be available through Dec. 31, 2020 for those that exhaust their state unemployment benefits.

To Apply for Unemployment Insurance:

File a claim online at coloradoui.gov/fileclaim or call 303-318-9000 or 1-800-388-5515.

- [Step by Step Guide](#)
- Applicants will be awarded unemployment insurance benefits **within a 10-day timeline** (to the extent practicable) after the department receives an application. The CARES Act Congress just passed allows states to waive the waiting period to receive benefits so this may be accelerated.
- CDLE is requesting claimants adhere to a schedule based on their last name to deal with the large number of claims: If your last name begins with A through M, please file on Sunday, Tuesday, Thursday or Saturday after 12 noon. Everyone else should file on Monday, Wednesday, Friday or Saturday before 12 noon.

Independent Contractors and Self-Employed Individuals

These individuals may also be eligible for SBA Economic Injury Disaster Loans. To apply or review eligibility, visit <https://disasterloan.sba.gov/ela/>. Self-employed individuals are also eligible for the



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payroll tax credit to reimburse for the costs of paid sick leave under the Families First Act – however, self-employed individuals **cannot receive both** unemployment benefits and the refundable tax credit for lost wages.

*CDLE is also encouraging individuals who are experiencing a temporary or permanent reduction in hours or wages to consider part-time employment in other industries with increased demand: delivery, logistics, transportation, healthcare or retail such as grocery stores and warehouses.

I'm a business owner and want to do my part to allow my employees to stay at home during this time but will I get reimbursed for this?

Under the Families First Act, employers under 500 employees will be required to provide 80 hours (2 full 40-hour weeks) of paid sick leave relating to COVID-19 through the end of 2020 for employees who exhibit symptoms or need to self-quarantine. Part time workers receive the amount of sick leave correlating to their normal two-week schedule. The pay is 100% if you are sick or quarantining, and 2/3rds pay if caring for a family member.

Additionally, the Families First Act includes 12 weeks of job-protected paid leave if the employee's child's school or childcare facility is closed. This includes two weeks of unpaid leave, followed by 10 weeks of paid leave. You will receive two-thirds of your usual pay during this time, and you may choose to overlap the initial two weeks of unpaid leave with two weeks of other paid leave provided in this bill.

Businesses will receive a refundable payroll tax credit fully offsetting the costs of providing this paid sick and family leave. Additional guidance on these provisions will be provided by the [Department of Labor](#) and the [Internal Revenue Service](#).

Governor Polis also issued a state order requiring employers to provide paid sick leave related to COVID-19. For more information and eligibility please [visit their website](#).

Will I still have to pay my student loans during this time?

With passage of the CARES Act, borrowers **do not need to make payments** on student loans held by the federal government (Direct Loans and FFEL Loans held by the U.S. Department of Education) through September 30, 2020. To request this forbearance, borrowers should contact their loan servicer (Navient, Nelnet, FedLoan Servicing or Great Lakes) online or by phone. No interest will accrue on these loans during this time. Student borrowers will continue to receive credit toward Public Service Loan Forgiveness, Income-Driven Repayment forgiveness, and loan rehabilitation even if they do not make payments.



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During this period, borrowers **will not be subject to involuntary collections** (garnishment of wages, tax refunds, and Social Security benefits) and will not have any negative credit reporting for late payments. The Department of Education will also refund any collections made since March 13, 2020.

If you would like to continue payments:

If borrowers want to continue making payments during this time to pay down principal and previously accrued interest, you are free to do so. Any borrower who has experienced a change in income can contact their loan servicer to discuss lowering their monthly payment.

What if I haven't made my student loan payment on time?

If you are more than 31 days delinquent as of March 13, 2020, or become more than 31 days delinquent, your payments will be automatically suspended.

Borrowers with defaulted student loans, a current relationship with a private collection agency, and an interest in continuing a prior payment arrangement, consolidating their loans, or beginning a loan rehabilitation arrangement with their private collection agency, should contact the Department's Default Resolution Group at 1-800-621-3115.

My husband and I are in our 70's and are worried about going to the grocery store. Are there special hours available for seniors or those at-risk?

Yes, several retailers have specific hours for seniors and other at-risk populations. Check your local store for updated hours. Additional options can be found [here](#).

- Target: The first hour of shopping each Wednesday will be open to vulnerable guests, including the elderly and those with underlying health concerns.
- Safeway/Albertsons: Two hours, from 7:00 to 9:00 a.m., every Tuesday and Thursday mornings are reserved for vulnerable shoppers, including senior citizens, pregnant women or those with compromised immune systems.
- King Soopers: The first hour of shopping each Monday, Wednesday, and Friday will be open to senior citizens.
- Whole Foods: All Whole Foods Market stores in the U.S. and Canada will let customers who are 60 and older shop one hour before opening to the public.

What if my family and I can't make rent/our mortgage?

Under the CARES Act, federally backed mortgages are protected from foreclosure for 60 days beginning on March 18, 2020. Any homeowner with a federally backed mortgage who is experiencing financial hardship is eligible for up to 6 months' forbearance on their mortgage payments, with a possible extension for another 6 months. At the end of the forbearance, borrowers can work within each



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agency's existing programs to help them get back on track with payments, but they will have to pay missed payments at some point during the loan, so if borrowers can pay they should continue to do so.

Renters who have trouble paying rent also have protections under the bill if they live in a property that has a federal subsidy or federally backed loan. Owners of these properties cannot file evictions or charge fees for nonpayment of rent for 120 days following enactment of the bill, and cannot issue a renter a notice to leave the property before 150 days after enactment. After this period renters will be responsible for making payments and getting back on track, so they should continue to make payments if they're financially able to do so.

Governor Polis is also working on issue state-level guidance for housing authorities. Many local housing authorities have eased their eviction policies through April as well.

I work in the healthcare industry and am having trouble finding childcare with the school closures. Are there other options available?

Governor Polis announced childcare services will be offered for essential workers, such as first responders or health care workers. Visit covidchildcarecolorado.com for a list of eligible workers and information on how to apply.

Are school districts expected to remain closed for the rest of the school year?

On March 18th, Governor Polis issued an executive order closing all of Colorado's K-12 private and public schools to in-person learning from March 23 to at least April 17. I encourage you to contact your individual school district and/or school for additional information about virtual learning during this closure.

Will taxpayers be given an extension to file their taxes this year?

The IRS and Treasury Department have issued guidance regarding this year's tax filing deadline. A 90-day delay for individuals and businesses for both filing and paying their taxes has been announced. The new deadline is July 15th. Governor Polis has also announced a delay for state tax filing with the same deadline.

SMALL BUSINESSES

I'm a small business owner and I need help to keep my business afloat during this time. How do I access the loan assistance provided by SBA?



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To apply for Economic Injury Disaster Loans and Economic Injury Disaster Grants, visit <https://disasterloan.sba.gov/ela/>. To participate in the Paycheck Protection Program, contact an SBA approved lender.

I'm a small business owner and I need help to keep my business afloat during this time. What SBA assistance is available to me?

1. Economic Injury Disaster Loans
2. Economic Injury Disaster Grants
3. Paycheck Protection Program
4. Debt Relief for Existing and New SBA Borrowers

Are nonprofits able to apply for these Economic Injury Disaster Loans or the Paycheck Protection Program?

Most private nonprofits are eligible for Economic Injury Disaster Loans. Additionally, 501(c)(3) nonprofit organizations, along with small businesses, 501(c)(19) veterans organizations, and tribal businesses, are eligible to apply for the SBA's Paycheck Protection Program.

I'm a small business owner and I need immediate relief. How long should I expect to wait for SBA loans to come through?

The SBA is authorized to provide cash grants of \$10,000 to small businesses and nonprofits that apply for an SBA economic injury disaster loan (EIDL) within three days of applying for the loan to provide immediate relief. The EIDL loan usually takes 2-3 weeks to be approved with a five day closing period. If you are denied, you will have six months to reapply.

I've seen news about the creation of the Paycheck Protection Program. Can you explain how it works?

This program would provide cash-flow assistance through 100 percent federally guaranteed loans to employers who maintain their payroll during this emergency. If employers maintain their payroll, the loans would be forgiven (up to 8 weeks of payroll based on employee retention and salary levels). To apply for a loan, contact an SBA-approved lender. Loans are available through June 30, 2020.

As a small business owner, I'm uncomfortable with the idea of taking out more loans during this time that I may have a hard time paying back later, even if the interest rate is low. Is there any SBA assistance that isn't in the form of a loan?

Yes, the SBA is authorized to provide cash grants of \$10,000 to small businesses and nonprofits that apply for an SBA economic injury disaster loan (EIDL) within three days of applying for the loan. The EIDL grant



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does not need to be repaid, even if the grantee is subsequently denied an EIDL, and may be used to maintain payroll, meet increased production costs due to supply chain disruptions, or pay business obligations, including debts, rent and mortgage payments.

I understand I won't have to start paying these SBA loans immediately but will I still be accruing interest? When will I have to start making payments?

EIDL repayment is deferred for twelve months and it is possible to defer payments on other SBA loans for the next year. Interest continues to accrue during this period. Additionally, SBA offers loans with long-term repayments to keep payments affordable, up to a maximum of 30 years. Terms are determined on a case-by-case basis, based upon each borrower's ability to repay.

What other state resources are available to help small businesses navigate this process?

The state also offers a Small Business Navigator hotline as well as a hotline specific for small business questions related to COVID-19. Call (303) 860-5881 or [visit their website](#).

OTHER INFORMATION

USPS - It feels like everything is shutting down, will my mail still be delivered?

The Surgeon General has indicated there is currently no evidence that COVID-19 is being spread through the mail. The Postal Service has so far experienced only minor operational impacts in the United States as a result of the COVID-19 pandemic. The Postal Service is undertaking all reasonable measures to minimize the impact to our customers. To learn more about USPS operations during this time, visit <https://about.usps.com/newsroom/service-alerts/>.

JURY DUTY - I've been called for jury duty. Do I still need to go?

Every judicial district is handling jury duty and judicial operations differently. Please see contact information below for your appropriate judicial district:

Jefferson County and Gilpin County: 1st Judicial District

- Updates on court operations will be posted at https://www.courts.state.co.us/Courts/District/Index.cfm?District_ID=1 or contact the 1st Judicial District by phone at (303) 279-5568.
- If you are summoned to report for jury duty, please contact the Jefferson County jury commissioner via email at jeffersonjury@judicial.state.co.us or the Gilpin County jury commissioner at gilpinjury@judicial.state.co.us.



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Adams and Broomfield Counties: 17th Judicial District

- Updates posted on court operations will be posted at https://www.courts.state.co.us/Courts/District/Index.cfm?District_ID=17.
- Adams County Justice Center: 303-659-1161
- Broomfield Combined Courts: 303-464-5020

Colorado Supreme Court

- Updates posted at https://www.courts.state.co.us/Courts/Supreme_Court/Index.cfm or contact the clerk's office at 720-625-5150.

Colorado Court of Appeals

- Updates posted at https://www.courts.state.co.us/Courts/Court_Of_Appeals/Index.cfm or contact the Clerk's Office at 720-625-5154.

CENSUS - Will 2020 Census operations be delayed because of the COVID-19 outbreak?

Census takers plan to conduct the non-response follow-up operation, which has currently been delayed for four weeks until April 15, 2020. Households are still encouraged to respond on their own during this phase (online and phone response is available through July 31). The Census has also made [changes to their group quarters operations](#). The Census Bureau will closely follow guidance from public health authorities when conducting their operation as well as all field operations.

HELP WITH A FEDERAL AGENCY - Will I still be able to access representatives at federal agencies, such as the Social Security Administration?

Many federal agencies have teleworking policies in place, reduced hours or are not open to the general public into their facilities to reduce the spread of COVID-19. Our office can work with our federal agency contacts and put you in touch with the appropriate agency and get you the assistance you need. Call our office at (303) 274-7944.

ADDITIONAL RESOURCES

Hunger Free Colorado

- Open Monday-Friday (8:00am to 4:30pm)
- Food Resources Hotline (855-855-4626) - M-F (8am-4:30pm)
- Food and nutrition resources as well as assistance for applying to federal nutrition programs such as SNAP



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Jeffco Action Center

- Offering drive-thru or walk-up services with an appointment. Appointments can be made by calling (720) 215-4850.
- They also offer rent and utility assistance by calling:
 - Rent assistance: (720) 407-6712
 - Utility assistance: (720) 407-6674

Food Pantries

- Links to local food banks, including those in Adams and Jefferson counties can be found here: <https://www.foodbankrockies.org/emergency-assistance/>.

Supplemental Nutrition Assistance Program (SNAP)

SNAP enrollment is continuing and benefits will continue to be available on the regular schedule. Some county offices have closed and enrollment may be done online or by phone.

- Adams County - Building is closed, but services are fully operational
 - Phone: 303.227.2700
- Jefferson County - Building is closed, but services are fully operational
 - Phone: (303) 271-1388

The Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) - Colorado WIC is open and serving clients, though many clinics are providing services remotely. Contact your [local clinic](#) to ask what options you have.

I don't need food assistance, but I want to help. What can I do?

Local food pantries and blood banks are in desperate need of volunteers and donations. The state has also established a website to engage healthy volunteers and encourage donations at helpcoloradonow.org.